E-filing

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Attorneys for Defendant, BARCLAYS CAPITAL REAL ESTATE, INC. dba HOMEQ SERVICING, erroneously sued herein as HOMEQ SERVICING INC.



UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF CALIFORNIA OAKLAND DIVISION

JOHN ALLEN, LAWRENCE HOLLIDAY,

Case No.:

CO8-01698

Plaintiffs,

NOTICE OF REMOVAL OF ACTION BASED UPON FEDERAL QUESTION

[28 U.S.C. § 1441(a)]

HOMEQ SERVICING INC.,

Defendants.

RAZIED

TO THE CLERK OF THE ABOVE-ENTITLED COURT:

PLEASE TAKE NOTICE that Defendant BARCLAYS CAPITAL REAL

ESTATE, INC. dba HOMEQ SERVICING, erroneously sued herein as HOMEQ

SERVICING INC.

NOTICE OF REMOVAL

I:\CIVIL\HOMEQ\Allen (43730)\pldgs\notice removal.doc

("Homeq"), hereby removes to this Court the above-captioned action described further below:

- 1. A complaint was filed in the Alameda County Superior Court on or about February 28, 2008, entitled <u>John Allen</u>, et al. v. <u>Homeq Servicing</u>, <u>Inc.</u>, Case No. RG08373829 (the "State Court Action"). A copy of the summons complaint in the State Court Action is attached hereto as **Exhibit "A."**
- 2. Homeq was served and/or received the summons and complaint on or after February 28, 2008.
- 3. Homeq removes this case within 30 days of service, and within one year from the filing of the complaint.
- 4. Homeq is the only named defendant in this case. Accordingly, this removal is submitted without joinder by any other defendant.
- 5. This action is removable to the instant Court because it originally could have been filed in this Court pursuant to 28 U.S.C. § 1441 because substantial federal questions are alleged and presented in the complaint, and thus jurisdiction exists as conferred by 28 U.S.C. § 1331. Supplemental jurisdiction exists with respect to any remaining claims pursuant to 28 U.S.C. § 1367.
- 6. Plaintiffs' complaint is based upon and alleges violations of Federal Acts, as follows: violation of the Fair Credit Billing Act, 15 U.S.C. § 1666(a)(B)(ii), 12 CFR § 226.13. Plaintiff's right to relief, if any, under the Fair

Accordingly, this action is properly removed to this Court pursuant to 28 U.S.C. § 1441(a) regardless of any diversity of citizenship or amount in

HOUSER & ALLISON A Professional Corporation

By:

Eric D. Houser Jeffrey S. Allison

J. Owen Campbell

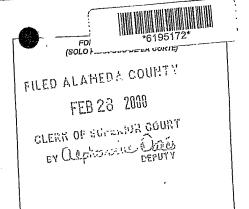
Attorneys for Defendant BARCLAYS CAPITAL REAL ESTATE, INC. dba HOMEQ SERVICING,

erroneously sued herein as HOMEQ SERVICING INC.

SUI ONS (CITACION JUDICIAL)

NOTICE TO DEFENDANT: (AVISO AL DEMANDADO): HomeEq Servicing Inc., Does 1 to 50

YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DEMANDANTE): John Allen, Lawrence Holliday



You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association.

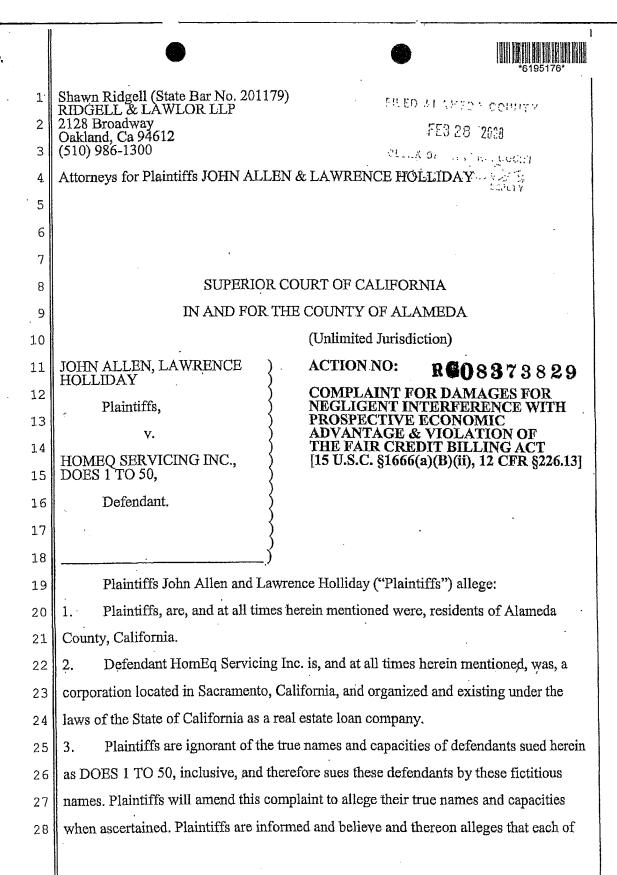
Tiene 30 DIAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.courtinfo.ca.gov/selfhelp/espanol/), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tlempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sifio web de , lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California,

California Légal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las cortes de California Légal Services, (www.courtinfo.ca.gov/selfhelp/espanol/) o poniéndose en contacto con la corte o el colegio d	e abogados locales.
The name and address of the court is:	CASE NUMBER: RGO 8373829
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Alameda County Typerior Court	
1005 Fallon Suices	
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ghawn Ridgell (510) 986	1300
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1. as an individual describant. 2. as the person sued under the fictitious name of	(Specify):
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3. on behalf of (specify): under: CCP 416.10 (corporation)	CCP 416.60 (minor)
under: CCP 416.10 (corporation)	CCP 416.70 (conservatee)
CCP 416.20 (defunct corporation) CCP 416.40 (association or partner	rship)
CCP 416,40 (association of parties	
other (specify):	
4. Dy personal delivery on (date):	Page 1 of 1
	Code of Civil Procedure §§ 412.20, 465

Form Adopted for Mandatory Use Judicial Council of California SUM-100 [Rev. January 1, 2004] Martin Dean's Essential Forms TM

SUMMONS



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the fictitiously named defendants is responsible in some manner for the occurrences alleged in this complaint, and that plaintiffs' damages as alleged were proximately caused by such defendants.

Document 1

- In committing the acts alleged in this complaint, each defendant was the agent, 4. and employee of each other defendant and was acting within the scope of that agency and capacity. The conduct of each defendant was ratified by each co-defendant.
- On or about February, 2007, Plaintiffs attempted to enter into an agreement with 5. Step One Real Estate to purchase a home located at 180 Johnston Road in Sacramento, California, for approximately \$429,000. The purchase of this home was contingent upon Plaintiffs obtaining the necessary financing. Once Plaintiffs had purchased the property at 180 Johnston Road, they were going to rent their current home located in Oakland, California to tenants.
- On or about March 7, 2007, Plaintiffs were denied financing, and as a result of 6. the denial, were unable to purchase the home located at 180 Johnston Road. They were denied financing because there was an entry on Plaintiff John Allen's credit report that showed a delinquency on a loan that Defendant provided to Plaintiff, ("Hereinafter referred to as "The Loan"). Defendant reported that the delinquency occurred on November, 2006. Plaintiff entered into the loan contract with Defendant for the purchase of his home in Oakland, California.
- 7. The entry on Plaintiff John Allen's credit report concerning the loan was false. Plaintiff John Allen did not miss any payments on his loan, and was not late on making payments. The loan had been paid in full since August 30, 2006.
- Plaintiff John Allen contacted Defendant on numerous occasions, by telephone 8. and by letter, in order to resolve the loan dispute. Defendant failed to respond to Plaintiff's numerous communications.
- Defendant reported to the credit bureau that the loan was delinquent. Defendant made no attempts to resolve the alleged loan delinquency prior to reporting the loan to

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1	the credit bureaus. Defendants did not contact Plaintiffs regarding the loan prior to							
2	reporting the loan as delinquent to the credit bureaus.							
3	10. On October 9, 2007, several months after Plaintiff John Allen requested that							
4	Defendant correct its billing error concerning the loan, Defendant wrote to Plaintiff.							
5	In the letter, defendant admitted that the loan was paid in full on August 30, 2006.							
6	11. As a direct result of the adverse information on Plaintiff's credit report that was							
7	false, Plaintiff John Allen's credit rating was damaged. Plaintiffs have also been denied							
8	lower interest rates on other loans, and have lost rental income for their home in							
9	Oakland, California.							
.0	FIRST CAUSE OF ACTION (Negligent Interference with prospective economic advantage)							
.1	(ivegugent interference with prospective economic advantage)							
.2	12. Plaintiff refers to and incorporates herein by reference paragraphs 1 through, 11							
.3	ábove.							
L4	13. Defendant owed Plaintiffs a duty to accurately monitor and bill the loan.							
15	Defendant also had a duty to refrain from reporting the loan as delinquent to the credit							
١6	bureaus until after it made attempts to resolve the loan with Plaintiff.							
17	14. Defendant breached this duty by incorrectly billing the loan account, erroneously							
L8	reporting the loan to the credit bureaus as delinquent, failing to correct the billing error							
L9	and by reporting the loan to credit bureaus before attempting to resolve the loan with							
20	Plaintiff.							
21	15. As a direct and proximate result of Defendant's negligence, Plaintiffs were							
22	damaged in an amount according to proof at trial.							
23	WHEREFORE, Plaintiffs request relief as hereinafter provided.							
24 25	SECOND CAUSE OF ACTION (Violation of the Fair Credit Billing Act)							
26	16. Plaintiffs refer to and incorporates herein by reference paragraphs 1 through 15,							
27	above.							

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1	17. Defendant violated the provisions of 15 U.S.C. §1666(a)(B)(ii) and Title 12,								
2	§226.13 of the Code of Federal Regulations in connection with the loan in that								
3	Defendant failed to timely respond to Plaintiff's inquiries to Defendant in efforts to								
4	resolve the billing error. Defendants also erroneously reported the loan as delinquent,								
5	to the credit bureaus before attempting to resolve any purported loan delinquencies with								
6	Plaintiff.								
7	18. As a result of the above mentioned violations of 15 U.S.C. §1666(a)(B)(ii) and								
. 8	Title 12, §226.13 of the Code of Federal Regulations by Defendant, Plaintiffs are								
9	entitled to recover from Defendant, the actual damages that Plaintiffs sustained pursuant								
10	to 15 U.S.C. §1640(a)(1).								
11	19. Under 15 U.S.C. §1640(a)(3), Plaintiffs are entitled to recover reasonable								
12	attorney's fees and costs incurred in bringing this action in an amount to be determined								
13	by the court.								
14	WHEREFORE, Plaintiffs request relief as hereinafter provided								
15	PRAYER								
16	WHEREFORE, Plaintiffs pray for judgment against Defendant as follows:								
17	1. For actual damages, to be determined by the court;								
18	2. For consequential damages;								
19	3. For reasonable attorney's fees;								
20	4. For costs of suit herein incurred; and								
21	5. For any and all other relief that is just and proper.								
22	Dated: February 28, 2008 RIDGELL & LAWLOR LLP								
23	INDUITE ENTWEOREE								
24	By: Je suje								
25	Shawn Ridgell Attorney for Plaintiffs								
[Amoundy for 1 familits								
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26 27									
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PROOF OF SERVICE

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I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is 9970 Research Drive, Irvine, California 92618.

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On March & 2008, I served the following document described as:

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NOTICE OF REMOVAL OF ACTION BASED UPON FEDERAL QUESTION [28 U.S.C. § 1441(a)]

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On the following interested parties in this action:

9

11

12

Shawn Ridgell

RIDGELL & LAWLOR LLP

2128 Broadway

Oakland, CA 94612

(510) 986-1300

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[X] VIA MAIL -- By placing a true copy thereof enclosed in a sealed envelope(s) addressed as above, and placing each for collection and mailing on the date following ordinary business practices. I am readily familiar with my firm's business practice and collection and processing of mail with the United States Postal Service and correspondence placed for collection and mailing would be deposited with the United States Postal Service at Irvine, California, with postage thereon fully prepaid that same day in the ordinary course of business.

I declare under penalty of perjury under the laws of the United States of

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America, that the foregoing is true and correct.

Executed on March 25, 2008, at Irvine, California.

Sherie L. Cleeré

NOTICE OF REMOVAL

S IS 44 (Rev. 12/07) (cand rev 1-16-08)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON PAGE TWO OF THE FORM.)

I. (a) PLAINTIFFS				DEFENDANTS			
JOHN ALLEN, LAWRENCE HOLLIDAY				HOMEQ SERVICING INC.			
(b) County of Residence of First Listed Plaintiff Alameda (EXCEPT IN U.S. PLAINTIFF CASES) (c) Attorney's (Firm Name, Address, and Telephone Number)				County of Residence of First Listed Defendant Sacramento (IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED. Attorneys (If Known)			
Shawn Ridgell (510) 986-1300 RIDGELL & LAWLOR LLP 2128 Broadway Oakland, CA 94612				Bric Houser/Jeffrey S. Allison (949) 679-111 HOUSER & ALLISON, APC 9970 Research Drive Irvine, CA 92618			
				(TIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff (For Diversity Cases Only) PTF DEF PTF DEF PTF DEF			
1 U.S. Government X 3 Federal Question (U.S. Government Not a Party)				Citizen of This State 1 1 Incorporated or Principal Place of Business In This State Citizen of Another State 2 2 Incorporated and Principal Place of Business In Another State 5 5			
IV. NATURE OF SUIT	Place on "Y" in One Box Only	n		izen or Subject of a 3 Foreign Country	3 Foreign Nation	6 6	
CONTRACT 110 Insurance 120 Marine 130 Miller Act 140 Negotiable Instrument 150 Recovery of Overpayment & Enforcement of Judgment 151 Medicare Act 152 Recovery of Defaulted Student Loans (Excl. Veterans) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise REAL PROPERTY 210 Land Condemnation 220 Foreclosure 230 Rent Lease & Ejectment 240 Torts to Land 245 Tort Product Liability 290 All Other Real Property	`	PERSONAL IN 362 Personal Injuned. Malpo 365 Personal Injuned. Malpo 365 Personal Injuned. Malpo 368 Asbestos Personal Injuned. Malpo 1368 Asbestos Personal Injuned. Malpo 1370 Other Fraud 371 Truth in Len 380 Other Fraud 371 Truth in Len 380 Other Property Dal 1385 Property Dal 1385 Property Dal 1385 Property Dal 1385 Property Dal 2385 Property Dal 3385 Property Dal 33	JURY JURY actice Jury Sility Isonal act PERTY ding anal mage sility IR VS Vacate :	FORFEITURE/PENALTY 610 Agriculture 620 Other Food & Drug 625 Drug Related Seizure of Property 21 USC 881 630 Liquor Laws 640 R.R. & Truck 650 Airline Regs. 660 Occupational Safety/Health 690 Other LABOR 710 Pair Labor Standards Act 720 Labor/Mgmt. Relations 730 Labor/Mgmt. Relations 730 Labor/Mgmt. Reporting & Disclosure Act 740 Railway Labor Act 790 Other Labor Litigation 791 Empl. Ret. Inc. Security Act IMMIGRATION 462 Naturalization Application 463 University Act 465 Other Immigration	BANKRUPTCY 422 Appeal 28 USC 158 423 Withdrawal 28 USC 157 PROPERTY RIGHTS \$20 Copyrights \$30 Patent \$40 Trademark SOCIAL SECURITY \$61 HIA (1395ff) \$62 Black Lung (923) \$63 DIWC/DIWW (405(g)) \$64 SSID Title XVI \$65 RSI (405(g)) FEDERAL TAX SUITS \$70 Taxes (U.S. Plaintiff or Defendant) \$871 IRS—Third Party 26 USC 7609	OTHER STATUTES 400 State Reapportionment 410 Antitrust 430 Banks and Banking 450 Commerce 460 Deportation 470 Racketeer Influenced and Corrupt Organizations 480 Consumer Credit 490 Cable/Sat TV 810 Selective Service 850 Securities/Commodities/Bechange 12 USC 34 10 890 Other Statutory Actions 891 Benivonmental Acts 892 Economic Stabilization Act 893 Environmental Matters 894 Energy Allocation Act 895 Freedom of Information Act 900 Appeal of Fee Determination Under Equal Access to Justice 950 Constitutionality of State Statutes	
☐ 1 Original 🔣 2 Remo	Court Appe	llate Court	4 Reinst Reope	ened (specify)	ct	Appeal to District 7 Judge from Magistrate Judgment	
VI. CAUSE OF ACTIO	28 H.S.C. Section	1441(a) cause:	you are f	iling (Do not cite jurisdiction			
VII. REQUESTED IN COMPLAINT: UNDER F.R.C.P. 23 UNDER F.R.C.P. 24 U							
IX. DIVISIONAL ASSIGN (PLACE AND "X" IN ONE	MENT (CIVIL L.R. 3-	-2)	≅ SAN	FRANCISCO/OAKLAN	D 🗀 SAN JOSE		
March 28, 2008			,	J. H.			